

Appl. No. 09/629,323

Amdt. dated January 17, 2004

In response to Office Action mailed November 3, 2004

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (previously presented) A method of obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual, recovering overpaid benefits made by a third party and providing services to the disabled individual after obtaining SSDI from the SSA comprising:

determining if the disabled individual qualifies to receive SSDI;

obtaining from the disabled individual preauthorization for direct recovery of the overpaid benefits from a deposit account;

filing a claim with the SSA for SSDI on behalf of the disabled individual;

obtaining SSDI for the disabled individual as a result of the filing of the claim with the SSA, said SSDI being directly deposited by the SSA into the deposit account; and

electronically recovering from the deposit account by use of a computer a preauthorized, predetermined amount of overpaid benefits previously provided to the disabled person by the third party, after the deposit of SSDI by the SSA in the deposit account.

2. (canceled)

3. (canceled)

4. (canceled)

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5. (previously presented) The method of claim 1 further comprising providing ancillary financial services to the disabled individual after determining if the disabled individual qualifies to receive SSDI, wherein the ancillary financial services include financial assistance by extending funds to the claimant for use by the claimant before there is an award of SSDI for the disabled individual.

6. (canceled)

7. (canceled)

8. (previously presented) A method of improving the rate of recovery and decreasing collection time from a claimant of an overpaid disability insurance benefit after an award of SSDI and the claimant's receipt of SSDI payments comprising obtaining authorization from the claimant for electronic capture of the overpaid disability insurance benefit before the receipt of SSDI payments, establishing direct deposit of SSDI in a deposit account, and then electronically capturing from the deposit account by use of a computer, a predetermined amount of long-term disability benefits previously provided to the disabled person by a third party, wherein the electronic capture is completed after a SSDI payment is directly deposited in the deposit account but before it is removed from the deposit account by the disabled individual.

9. (canceled)

10. (canceled)

11. (previously presented) A data processing system for managing a disability insurance overpayment recovery service for recovery of an overpaid disability benefit from a disabled individual comprising:

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a computer processor for processing data; and

computer software configured to perform data processing functions comprising:

- a). determining if the disabled individual qualifies to receive SSDI from the SSA;
- b). filing a claim with the SSA on behalf of the disabled individual;
- c). monitoring the progress of the claim for SSDI and receipt of an award of SSDI from the SSA;
- d). calculating an overpaid amount of long-term disability insurance benefits for which the disabled individual has authorized withdrawal prior to receiving a SSDI award; and
- e). recovering from a deposit account approved by the SSA for direct deposit of SSDI benefits the calculated overpaid amount of long-term disability benefits previously provided to the disabled person by a third party, after the award of SSDI by SSA and receipt of SSDI payments.

12. (currently amended) A method of obtaining SSDI for a claimant and recovering an overpayment of long-term disability benefits paid by a third party comprising:

determining if the claimant qualifies for SSDI from the SSA;

filing a claim for the claimant with the SSA to qualify for SSDI;

determining if the claimant qualifies for a recovery of an overpayment of long-term disability benefits paid to the claimant by a third party;

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obtaining authorization from the claimant to recover the overpayment of long-term disability benefits paid to the claimant by the third party;

obtaining access to a deposit account approved by the SSA for direct payment of a SSDI benefit held by the claimant;

establishing direct transfer of SSDI from the SSA to the deposit account;

calculating an amount of overpayment of long-term disability benefits in the deposit account paid to the claimant by a third party based upon a disability benefit previously provided by the third party;

determining a date of the direct transfer of SSDI from the SSA to the deposit account;

accessing the deposit account held by the claimant;

electronically recovering from the deposit account held by the claimant the calculated overpayment amount by use of a computer; and

returning the calculated overpayment amount to the third party.

13. (original) The method of claim 12 further comprising deducting applicable fees from the calculated overpayment amount to the third party.

14. (canceled)

15. (previously presented) The method of claim 12 further comprising providing ancillary financial services to the claimant before obtaining direct transfer of SSDI from the SSA to the deposit account comprising the advancement of funds to the claimant for use by the claimant until the claimant obtains direct payment of SSDI.

16. (canceled)

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17. (previously presented) A method of obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual, and recovering overpaid benefits made by a third party after obtaining SSDI from the SSA comprising:

determining if the disabled individual qualifies to receive SSDI;

obtaining preauthorization from the disabled individual to electronically recover funds from a deposit account;

filing a claim with the SSA for SSDI on behalf of the disabled individual;

establishing direct deposit of SSDI by SSA into the deposit account;

obtaining an award of SSDI for the disabled individual as a result of the filing of the claim with the SSA; and

electronically recovering from the deposit account by use of a computer a predetermined amount of long-term disability benefits previously provided to the disabled person by a third party, after the award of SSDI by SSA and the disabled individual's receipt of SSDI payments.

18. (original) The method of claim 17 comprising a step of obtaining from the disabled individual preauthorization for electronic recovery of a predetermined amount of long-term disability benefits from a deposit account prior to obtaining an award of SSDI.

19. (original) The method of claim 17 further comprising the step of obtaining a date of deposit of a SSDI benefit to the deposit account by the SSA after filing a claim with the SSA for SSDI.

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20. (currently amended) A computer configured with a set of application programs embodied on a computer readable medium utilized to effectuate a preapproved recovery of a predetermined amount of overpaid disability insurance benefits previously provided by a third party from an approved deposit account after the direct deposit of an SSDI benefit by the SSA.